

In re:  
Joan Shapiro  
Debtor

Case No. 15-18020-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 09, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2021:**

Recip ID	Recipient Name and Address
db	+ Joan Shapiro, 1530 Pear Tree Lane, Bensalem, PA 19020-4663
14467956	+ AJAX MORTGAGE LOAN TRUST ET AL, P.O. BOX 742334, LOS ANGELES, CA 90074-2334
13692081	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13718170	Bank of America, N.A., P.O. Box 15312, Wilmington DE 19850-5312
13690895	+ Bucks County Tax Claim Bureau, c/o John A. Torrente, Esq., 55 East Court Street, Doylestown, PA 18901-4318

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 10 2021 02:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 10 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 10 2021 02:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 10 2021 02:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13669276	+ Email/Text: bncmail@w-legal.com	Apr 10 2021 02:12:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13636217	EDI: CAPITALONE.COM	Apr 10 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13700794	EDI: BL-BECKET.COM	Apr 10 2021 03:23:00	Capital One, N.A., c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
13634474	EDI: DISCOVER.COM	Apr 10 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13699744	+ EDI: MID8.COM	Apr 10 2021 03:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
13657768	EDI: PRA.COM	Apr 10 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13726408	EDI: Q3G.COM	Apr 10 2021 03:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13660582	EDI: Q3G.COM	Apr 10 2021 03:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13645549	EDI: Q3G.COM	Apr 10 2021 03:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA

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13665300

EDI: ECAST.COM

98083-0788

Apr 10 2021 03:23:00

eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2021 at the address(es) listed below:

Name	Email Address
BARBARA A. MERLIE	on behalf of Creditor Bucks County Tax Claim Bureau gferrante@rudolphclarke.com
BARBARA R. MERLIE	on behalf of Creditor Bucks County Tax Claim Bureau BMerlie@rudolphclarke.com
BRAD J. SADEK	on behalf of Debtor Joan Shapiro brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
CHRISOVALANTE FLIAKOS	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
JILL MANUEL-COUGHLINE	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ. bankruptcy@powerskirm.com
JOSEPH ANGIO DESOYE	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
KEVIN G. MCDONALD	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
KEVIN W. LYNCH	on behalf of Creditor BANK OF AMERICA N.A. kwlynch@comcast.net
LISA CANCANON	on behalf of Creditor Bank of America N.A. LisaC@w-legal.com, Llombardi06@law.du.edu
MARIO J. HANYON	on behalf of Creditor Bank of America N.A. wbecf@brockandscott.com, wbecf@brockandscott.com
SARAH K. MCCAFFERY	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ. bankruptcy@powerskirm.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Bank of America N.A. paeb@fedphe.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 15

**Information to identify the case:**

Debtor 1	<u>Joan Shapiro</u>	Social Security number or ITIN	xxx-xx-4779
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	15-18020-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joan Shapiro

4/8/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**